

## **Issue 128: INSIDER'S EDGE: More Questions on Dental Plans**

Welcome back, Insiders. [Last week](#) I shared some details on the new stand-alone dental plans available for purchase through Maryland Health Connection. Some inquisitive Insiders had questions about the fine print, so read on for more details!

**Dear Marge,**

**Can Medicare recipients, regardless of age, apply for the stand-alone dental insurance?**

**--Bewildered in Baltimore County**

Yes! There are no age restrictions or rules regarding other coverage when it comes to applying for dental benefits using Maryland Health Connection. The only real requirements are having Maryland residency and a qualifying relationship to the primary applicant listed on the application. For example, if the consumer is over 65, is a resident of Maryland, and applies for dental coverage for themselves using Maryland Health Connection, they can purchase a stand-alone dental plan. It does not matter if the individual receives their health coverage through a Medicare plan.

**Dear Marge,**

**Can Medicaid recipients purchase the additional dental coverage and continue receiving Medicaid?**

**--Question from Queen Anne's County**

Yes, Medicaid recipients can purchase a stand-alone dental plan and continue to receive Medicaid benefits. Note that the Medicaid recipient will be responsible for the full cost of purchasing stand-alone dental coverage.

**Dear Marge,**

**Can you please confirm that Maryland Children's Health Plan (MCHP) and MHCP Premium cover pediatric dental service and vision?**

**--Wondering in Worcester County**

Yes, children enrolled in MCHP or MCHP Premium are eligible for both dental and vision benefits. Remember, children enrolled in Medicaid under age 21 and children enrolled in MCHP or MCHP Premium under age 19 are eligible for dental care, including exams, cleanings, fillings, and braces if medically necessary. For this reason, purchasing a stand-alone dental plan for children covered under these programs may not make sense for most families.

**Dear Marge,**

**Do Qualified Health Plans (QHPs) offer dental benefits?**

**--Curious in Calvert County**

Great question! The answer is different depending on whether the person enrolled in the QHP is an adult or a child.

QHPs do not include a dental benefit for adults. Adults enrolled in a QHP must purchase separate coverage in order to receive a dental benefit.

However, dental coverage for children is considered an “[essential health benefit](#)” under the Affordable Care Act. As a result, **all** QHPs cover dental services for children. In fact, preventive dental services for children – such as checkups – are free of all cost-sharing.

Stand-alone dental plans are available through Maryland Health Connection for children who are not enrolled in a health plan through Maryland Health Connection.

**Thanks for all of the excellent questions, Insiders! Have a great holiday and see you in December!**